

<p style="text-align: center;"><b>KENTUCKY CORRECTIONS</b> Policies and Procedures</p>	<p>Policy Number</p> <p style="text-align: center;">3.18</p> <p>Date Filed</p> <p style="text-align: center;">June 3, 2005</p>	<p>Total Pages</p> <p style="text-align: center;">2</p> <p>Effective Date</p> <p style="text-align: center;">September 20, 2005</p>
<p>References</p> <p>KRS 62.170, 196.035, KRS 197.020 ACA 4-4041, P &amp; P ACA 3-3046 and 3-3064</p>	<p>Subject</p> <p style="text-align: center;"><b>EMPLOYEE INSURANCE COVERAGE</b></p>	

## I. AUTHORITY

This policy is issued in accordance with Kentucky Revised Statutes 196.035 and 197.020 which authorize the Commissioner of the Department of Corrections (Corrections) to adopt, amend, or rescind regulations necessary for the administration of Corrections.

## II. PURPOSE

To describe the insurance coverage available to Corrections employees. This coverage includes worker protection for accidents and other liabilities that may be incurred in the appropriate performance of official duty.

## III. APPLICABILITY

To all Corrections employees, especially to those involved in accidental injury while performing official business.

## IV. DEFINITIONS

None

## V. POLICY

Employees shall be provided the insurance coverage offered to all state employees. Worker's compensation and liability for accidents involving official vehicles shall be available to Corrections employees through the state insurance policy or self-insurance for these coverage areas.

## VI. PROCEDURES

### A. Worker's Compensation

Benefits shall be available to an employee disabled in the course of his duty. Information regarding eligibility, claims processing and liability shall be available from the Personnel Cabinet, Employee Compensation Branch.

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B. Civil Liability

It is the general policy of the Commonwealth and Corrections to provide legal defense if an employee is sued for actions performed in the normal cause of his duties that are consistent with the policies of the Commonwealth and Corrections. Corrections may pay monetary damages resulting from these suits if payment is determined to be in the best interest of the Commonwealth.

C. Bonding for state employees provides the following coverage:

1. All employees of the Commonwealth of Kentucky are bonded under a blanket policy up to the amount of \$100,000 with a \$1,000 deductible for the first \$10,000 of claim and \$10,000 deductible for the next \$90,000 of claim.
2. For individual and alternate custodians of impress cash funds, coverage of \$1,500,000 is provided with no deductible.

D. Medical treatment shall be provided for an employee of the Commonwealth. Information on this benefit may be obtained from the Personnel Cabinet, Employee Compensation Branch.

E. An employee who sustains a compensable work injury or disease and is unable to work after a waiting period of seven (7) days is entitled to income benefits calculated at 66 2/3% of his average weekly wage, but no more than 100% or less than 20% of the state's average weekly wage. Entitlement to these benefits begins on the eighth (8) day of disability. The first seven (7) days are payable only if disability lasts 15 days or more. Maximum and minimum benefits are determined by the Worker's Compensation Board.